



**PATENT**  
**Case S-816**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**ROBERT B. PHELPS**

**APPLN. NO.: 10/636,125**

**FILED: AUGUST 7, 2003**

**METHOD OF ENHANCING VALUE OF  
PENSION PLAN ASSETS**

}  
}  
}  
}  
}  
}  
}  
}

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INFORMATION DISCLOSURE STATEMENT**

Enclosed herewith for consideration by the Examiner is an Information Disclosure Form PTO/SB/08a/B together with a copy of each document listed thereon.

Respectfully Submitted,

R. Andrew Patty II  
Reg. No. 38,992  
Attorney of Record

Telephone: 225-291-4600  
Facsimile: 225-291-4606

**CERTIFICATE OF MAILING**

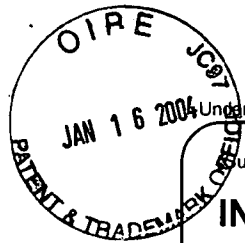
I hereby certify that, in the course of ordinary business, this paper (along with any referred to as being attached or enclosed) is being deposited on the date shown below with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

1/14/04

Date

Gina R. Merritt





Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				<b>Application Number</b>	10/636,125
				<b>Filing Date</b>	August 7, 2003
				<b>First Named Inventor</b>	Robert B. Phelps
				<b>Art Unit</b>	3629
				<b>Examiner Name</b>	---
				<b>Attorney Docket Number</b>	S-816
Sheet	2	of	3		

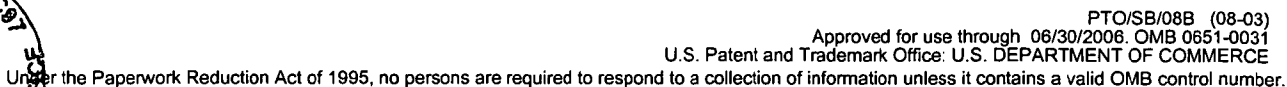
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
/VF/	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.			
/VF/	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAI Journal; May 2003; Volume XXV; No. 4; pages 33-35.			
/VF/	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.			
/VF/	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.			
/VF/	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.			
/VF/	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.			
/VF/	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.			
/VF/	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.			
/VF/	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.			
/VF/	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.			
/VF/	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6			

<b>Examiner Signature</b>	/Vanel Frenel/	<b>Date Considered</b>	07/01/2009
---------------------------	----------------	------------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



<b>Application Number</b>	10/636,125
<b>Filing Date</b>	August 7, 2003
<b>First Named Inventor</b>	Robert B. Phelps
Art Unit	3629
Examiner Name	---
Attorney Docket Number	S-816

***If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.***